

Substitute for form 1449A/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>				Application Number	10/057,435
				Filing Date	January 25, 2002
				First Named Inventor	STOYANOV et al.
				Art Unit	3692
				Confirmation Number	9660
				Examiner Name	LIVERSEDGE, JENNIFER L
Sheet	1	of	1	Attorney Docket Number	064754-0011

U.S. PATENT DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number -Kind Code <sup>2</sup> (if known)	Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		US-		

OTHER PRIOR ART – NONPATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published		
	1	"CarsDirect.com to Offer Breakthrough Multi-Lender Finance Service" by Business Editors/Online Retail Writers. Business Wire. New York: October 16, 2000.		
	2	"Vehicle price varies with financing; [Final Edition]," by Joy Clarke. The Ottawa Citizen. Ottawa, Ont.: Apr 2, 1999. pg. F.8.		
	3	"Best deals on auto loans depend on terms, monthly payments, cost," by Ingrid Martin. Alaska Journal of Commerce. Anchorage: Jan 13, 1997. Vol. 21, Iss. 2; pg. 6.		
	4	"Car's price just part of the deal," Tampa Tribune. Tampa, Fla.: Sep. 18, 1997.		

Examiner Signature		Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language translation is attached.